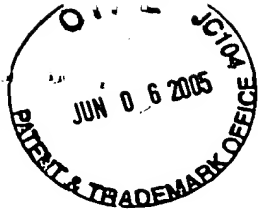


Our Ref: 3350-03
File No: 1158.41555X00
Client Ref: RPP-3



PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES**

In re Application of
GARRISON, et al.

Serial No: 08/994,363

Filed: December 19, 1997

For: ELECTRONIC BILL PAYMENT USING ACCOUNT RANGING TO DETERMINE
THE APPROPRIATE ONE OF MULTIPLE PAYMENT REMITTANCE CENTERS
OF A SINGLE PAYEE

:
:
: Group Art Unit: 2165
:
: Examiner: S. Rimell
:

AMENDMENT UNDER 37 CFR §1.116

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

June 6, 2005

Sir:

In response to the Examiner's Answer dated April 4, 2005, and the Reply Brief
concurrently filed herewith, please amend the above-identified application as listed
below and as set forth on the following pages:

Amendments to the Claims

Remarks are included following the amendments